

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
TYLER DIVISION**

In re:

GARY W. KAMMER

Debtor(s)

Case No. 11-60664

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT
DISTRIBUTION REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED**

John J. Talton, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/22/2011.
- 2) The plan was confirmed on 10/19/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/05/2015, 01/22/2016.
- 5) The case was completed on 04/05/2016.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,810.00.
- 10) Amount of unsecured claims discharged without payment: \$51,351.16.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$27,709.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$27,709.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,979.00
Court Costs \$0.00
Trustee Expenses & Compensation \$2,029.26
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,008.26

Attorney fees paid and disclosed by debtor: \$21.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASPIRE	Unsecured	956.00	NA	NA	0.00	0.00
BEALLS	Unsecured	12.00	NA	NA	0.00	0.00
CANDICA L.L.C.	Unsecured	5,677.00	5,763.14	5,763.14	1,378.29	0.00
CANDICA L.L.C.	Unsecured	4,869.00	4,869.34	4,869.34	1,164.54	0.00
CANDICA L.L.C.	Unsecured	2,611.00	2,611.82	2,611.82	624.64	0.00
CAPITAL ONE, N.A.	Unsecured	446.00	419.61	419.61	100.35	0.00
CAVALRY PORTFOLIO SERVICES, LI	Unsecured	1,949.00	1,957.26	1,957.26	468.10	0.00
DSRM NATL BK/DIAMOND SHAM	Unsecured	728.00	789.86	789.86	188.90	0.00
FIRST FEDERAL COMMUNITY BANK	Unsecured	13,921.00	13,552.98	13,552.98	3,241.29	0.00
HSBC BANK	Unsecured	6,565.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	116.37	116.37	27.83	0.00
INTERNAL REVENUE SERVICE	Priority	2,887.71	2,623.35	2,623.35	2,623.35	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	333.00	333.42	333.42	79.74	0.00
MER&PRO CR B	Unsecured	1,334.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	6,289.00	6,289.20	6,289.20	1,504.10	0.00
MIDLAND FUNDING LLC	Unsecured	3,541.00	3,541.52	3,541.52	846.98	0.00
NCO FINANCIAL SYSTEMS, INC.	Unsecured	948.00	986.40	986.40	235.90	0.00
PNC MORTGAGE	Secured	81,110.00	80,981.98	80,981.98	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	1,715.00	1,715.19	1,715.19	410.20	0.00
PREMIER BANKCARD/CHARTER	Unsecured	809.00	809.25	809.25	193.53	0.00
RED RIVER EMPL FCU	Secured	20,000.00	21,117.19	21,117.19	0.00	0.00
RED RIVER EMPL FCU	Unsecured	1,448.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,283.00	1,279.22	1,279.22	305.94	0.00
RESURGENT CAPITAL SERVICES	Unsecured	4,210.00	4,210.97	4,210.97	1,007.06	0.00
SEARS/CBSD	Unsecured	3,568.00	NA	NA	0.00	0.00
SMITH COUNTY	Secured	NA	719.71	719.71	0.00	0.00
TEXAS WORKFORCE COMMISSION	Priority	8,300.00	8,300.00	8,300.00	8,300.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$80,981.98	\$0.00	\$0.00
Debt Secured by Vehicle	\$21,117.19	\$0.00	\$0.00
All Other Secured	\$719.71	\$0.00	\$0.00
TOTAL SECURED:	\$102,818.88	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$10,923.35	\$10,923.35	\$0.00
TOTAL PRIORITY:	\$10,923.35	\$10,923.35	\$0.00
GENERAL UNSECURED PAYMENTS:	\$49,245.55	\$11,777.39	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,008.26</u>	
Disbursements to Creditors	<u>\$22,700.74</u>	
TOTAL DISBURSEMENTS :		<u>\$27,709.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/08/2016

By: /s/ John J. Talton

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.